

FIG. 1

-29

DocsDirect Online - Microsoft Internet Explorer provided by AT&T WorldNet Service

File End View Favorites Tools Help

Back Forward Stop Home Search Favorites History Print

Address: <http://localhost/docsdirectonline/default.asp?auto=point> Go

File... Notes ! Home

IMPORT DISCREPANCIES

Continue

#	Description	Use	Values	Use	Investor Values
1	APPRAISED PROPERTY VALUE - i.e. 115,000.00	<input type="checkbox"/>		<input checked="" type="checkbox"/>	\$233,000.00
2	LOAN TERM IN MONTHS - i.e. 60, 84, 120, 240, 360	<input type="checkbox"/>		<input checked="" type="checkbox"/>	369
3	TOTAL LOAN AMOUNT IN NUMBERS - i.e. 100,000.00	<input type="checkbox"/>		<input checked="" type="checkbox"/>	\$163,000.00
4	INTEREST RATE IN NUMBERS - i.e. 10.5000 (Carry Out 4 Dec)	<input type="checkbox"/>		<input checked="" type="checkbox"/>	7.0000%
5	NAME OF CONVENTIONAL ARM PROGRAM - i.e. CLOSER 1.1	<input type="checkbox"/>		<input checked="" type="checkbox"/>	1 YR CONVERTIBLE ARM
6	INDICATE IF THIS ARM IS CONVERTIBLE	<input type="checkbox"/>		<input checked="" type="checkbox"/>	ONE YEAR CONFORMING NON-CONVERTIBLE

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DocsDirect Online - Microsoft Internet Explorer provided by AT&T WorldNet Service

File End View Favorites Tools Help

Back Forward Home Search Favorites History

Address: http://localhost/docsdirectonline/default.asp?auto=point

File... Notes Home

Companies Loan Property Borrowers Terms PMI ARM Fees Flagstar Prepays Conditions Title

1-Setup 2-Input 3-Audit 4-Print/Delivery

Go

Links >>

TERMS - AMOUNTS

41 Total Loan Amount:	\$175,000.00
43 Sales Price:	\$223,000.00
Earnest Money:	\$750.00
Appraised Value:	\$255,000.00
Note Interest Rate:	7.5000%
Term:	360 months
Amortization:	360 payments
Payment Frequency:	MONTHLY
Payment:	\$1,223.63
Late Charge / Days:	

TERMS - DATES

Prepayment Penalty:	No. Mo/Yr:	YEAR	Description:
		1	N/A
	Addendum:	N/A	Rider:
			N/A

FIG. 3

<p><b>DocsDirect Online - Microsoft Internet Explorer</b></p> <p>File End View Favorites Tools Help</p> <p>Back Forward Stop Home Search Favorites History Links Earth Internet Earth Internet Vail &gt;&gt;</p>									
<p>Address: <a href="http://websv.docsvr.com/docsdirectonline/default.asp">http://websv.docsvr.com/docsdirectonline/default.asp</a></p>									
<p>File Tools Home ? Help / 65 / 45 1-Setup 2-Input 3-Audit/Print 4-Print/Delivery</p>									
<p>File Companies Loan Property Borrowers FHA Terms Fees Prepaids Conditions Title Additional Audit</p>									

## FEES

Delete	Section 32	Treasury Index	Collect at Closing	Paid By	Til	Paid To	Treasury Index Data	Net	Amount POC
1	DOCUMENT PREPARATION FEE	\$85.00	BORROWER	<input checked="" type="checkbox"/>	FLAGSTAR BANK				
2	ORIGINATION FEE (1%)	\$1,630.00	BORROWER	<input checked="" type="checkbox"/>					
3	APPRAISAL FEE		POC BORROWER	<input type="checkbox"/>					350.00
4	CREDIT REPORT FEE		POC BORROWER	<input type="checkbox"/>					55.00
5	UNDERWRITING FEE	\$350.00	BORROWER	<input checked="" type="checkbox"/>					
6	PROCESSING FEE	\$750.00	BORROWER	<input checked="" type="checkbox"/>	FLAGSTAR BANK				
7	TAX SERVICE FEE	\$75.00	BORROWER	<input checked="" type="checkbox"/>	FLAGSTAR BANK				
8	YIELD SPREAD PREMIUM		POC FLAGSTAR BANK	<input type="checkbox"/>	CORNERSTONE HOME				\$1,500.00
9				<input type="checkbox"/>					
10				<input type="checkbox"/>					
11				<input type="checkbox"/>					
12				<input type="checkbox"/>					
13				<input type="checkbox"/>					
14				<input type="checkbox"/>					
15				<input type="checkbox"/>					
16				<input type="checkbox"/>					
17				<input type="checkbox"/>					
18				<input type="checkbox"/>					

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DocsDirect Online - Microsoft Internet Explorer

File End View Favorites Tools Help

Back Forward Stop Search Favorites History

Address: <http://websv.docsvr.com/docsdirectonline/default.asp>

File Tools Home ? Help

File Companies Loan Property Borrowers FHA Terms Fees Prepaids Conditions Title Additional Audit

1-Setup 2-Input 3-Audit/Print 4-Print/Delivery

Go

67

45

65

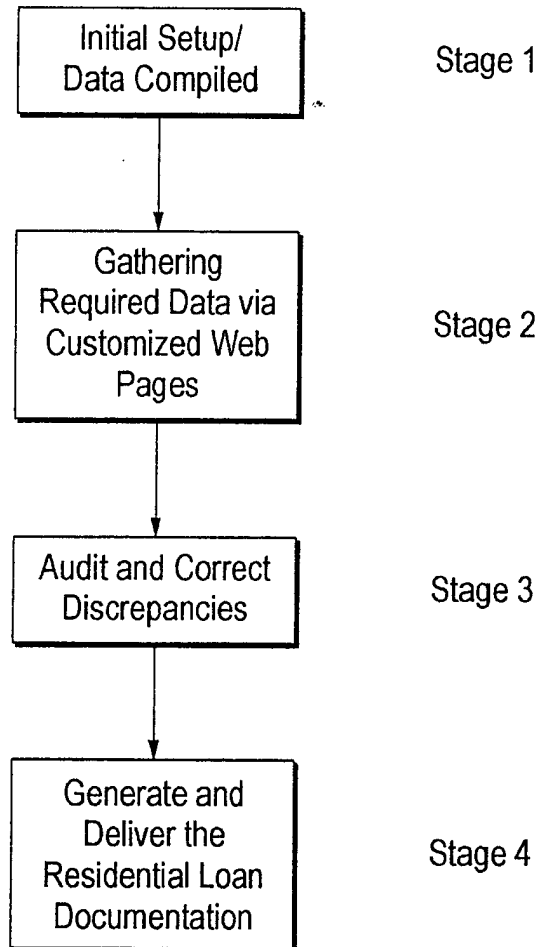
### PROPERTY INFORMATION

Street:	22 SHANNON LANE		
City / St / Zip:	KEMPNER:	TEXAS	76539
County:	LAMPASAS:		
Occupancy:	OWNER-OCCUPIED	# of Unit(s):	SINGLE FAMILY
Pud / Condo:	N/A	Status:	EXISTING
Flood Zone:	X	Flood Participation:	PARTICIPATING
HUD Repo:	<input type="checkbox"/>	Rural:	<input type="checkbox"/>
Manufactured Homes:	<input type="checkbox"/>	Leasehold:	<input type="checkbox"/>
Contract for Deeds:	<input type="checkbox"/>	Lease Purchase:	<input type="checkbox"/>
Relocations:	<input type="checkbox"/>		

DocsDirect™ - Online

Done Trusted sites

FIG. 4B



**FIG. 5**

County A

County B

X - Property

**FIG. 6**

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DocsDirect Online - Microsoft Internet Explorer

File End View Favorites Tools Help

Back Forward Stop Search Favorites History Print

Address: <http://websv.docsvr.com/docsdirectonline/default.asp>

File Tools Home Help

Documents Print/Delivery

**DELIVERY INFORMATION**

Delete Recipient Preview

#	Recipient	Method	Type
1	EXECUTIVE HOME MORTGAGE CO.	Web	COMPLETE
2	LN CLOSING SERVICES	Fed. Ex	User Select
3	FREMONT INVESTMENT & LOAN	Fax	Mini DEFAULT

Select

Include	Copies	Name	Description
<input checked="" type="checkbox"/>	1	JCOVER	COVER LETTER
<input checked="" type="checkbox"/>	1	JCLOSAN	CLOSING INSTRUCTIONS (PART A)
<input checked="" type="checkbox"/>	1	JCLOSBN	CLOSING INSTRUCTIONS (PART B)
<input checked="" type="checkbox"/>	1	JDOC	CLOSING INSTRUCTIONS (DOCUMENT LIST)
<input checked="" type="checkbox"/>	1	JCLOSCN	CLOSING INSTRUCTIONS (PART C)
<input checked="" type="checkbox"/>	1	1005N	FNMA MULTISTATE FIXED RATE NOTE
<input checked="" type="checkbox"/>	1	106-01TX	FNMA TEXAS DEED OF TRUST
<input checked="" type="checkbox"/>	1	106-02TX	FNMA TEXAS DEED OF TRUST
<input checked="" type="checkbox"/>	1	106-03TX	
<input checked="" type="checkbox"/>	1	106-04TX	
<input checked="" type="checkbox"/>	1	106-05TX	

SUBMIT / DELIVER LOAN (All recipient packages will be submitted/delivered)

**DocsDirect™ - Online**

File Loaded Trusted sites

FIG. 7



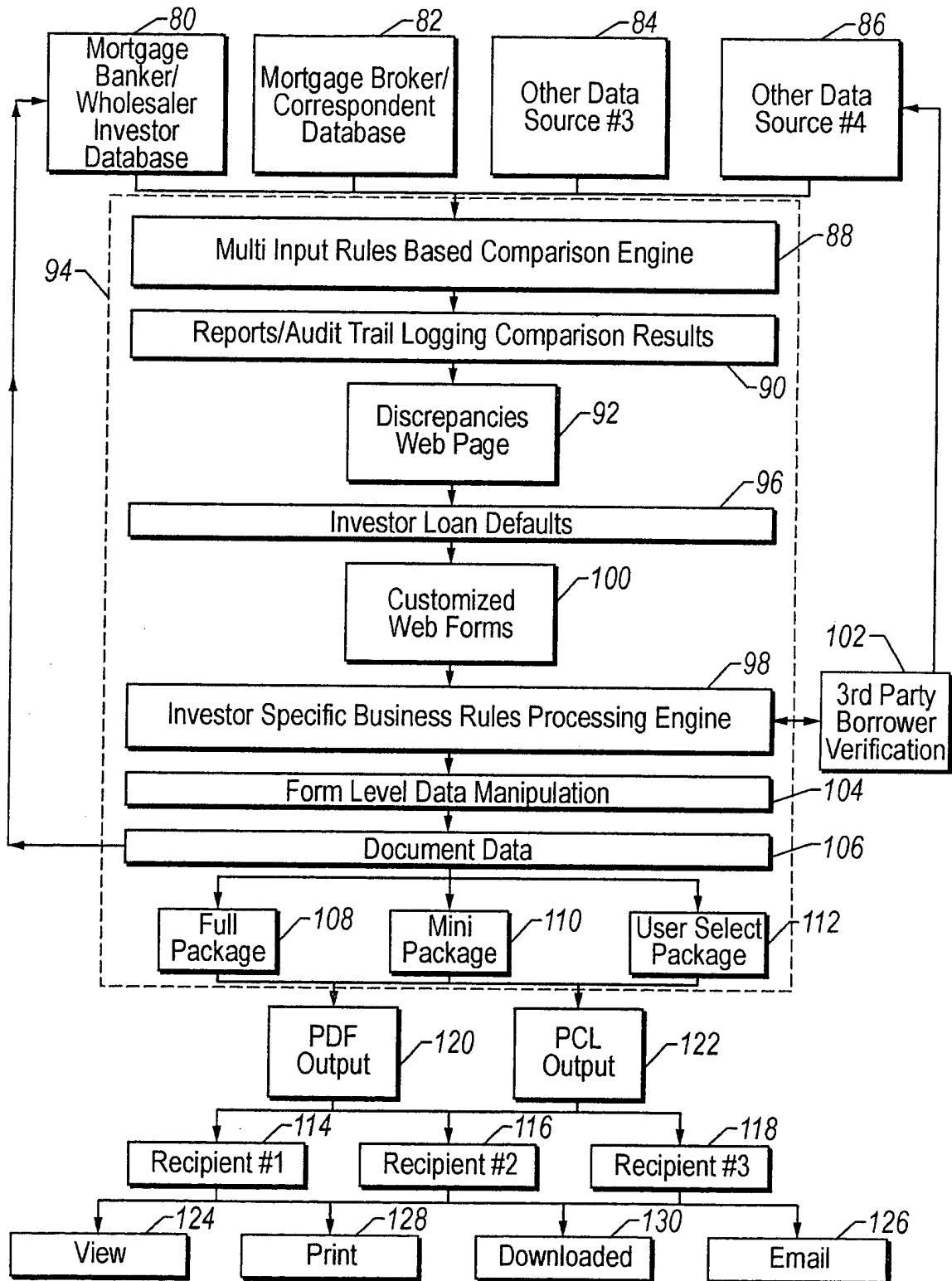


FIG. 8

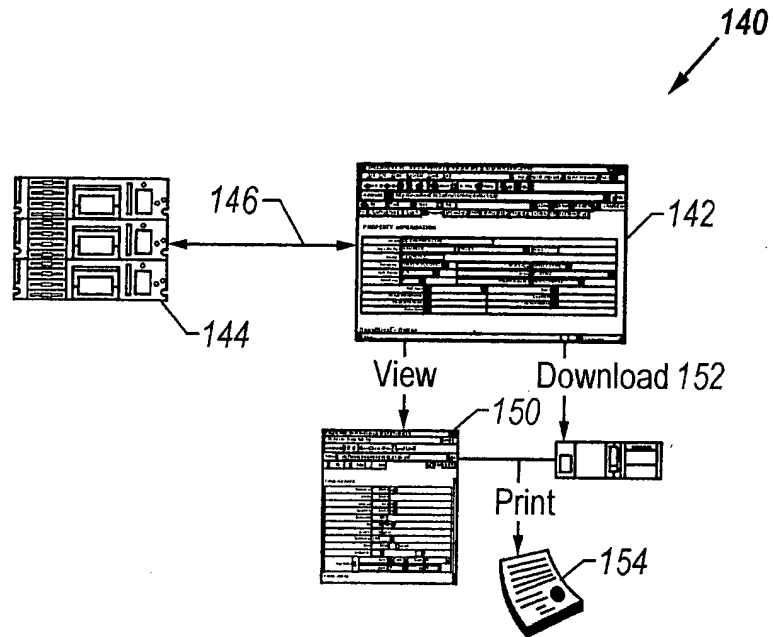


FIG. 9

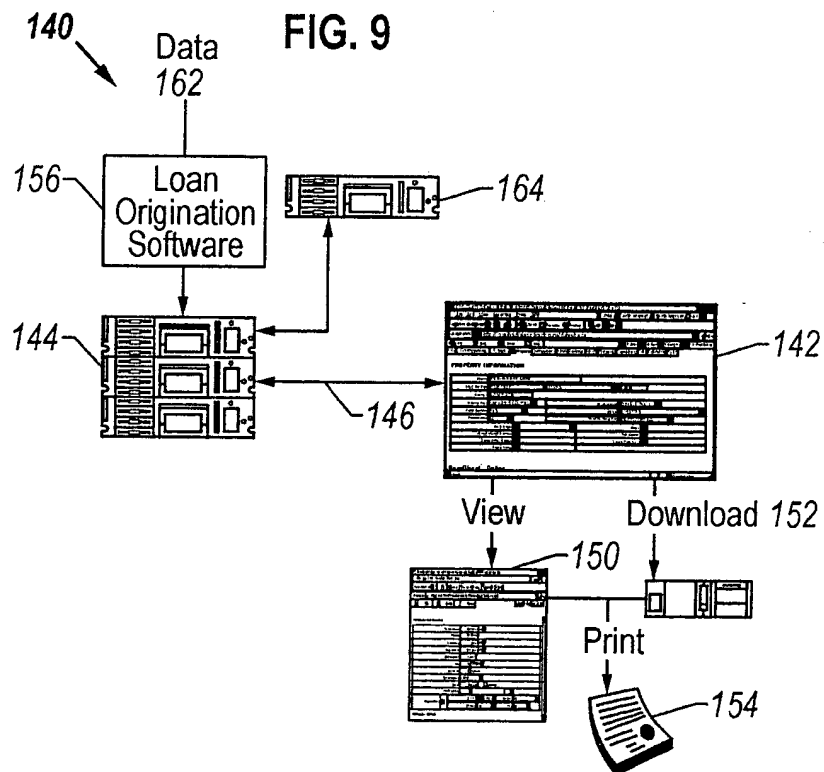


FIG. 10

Docket No.: 13754:11

Inventor(s): Dennis P. Schwartz, et al.

Attorney: Robert A. McLauchlan, Reg. No. 44, 924

Express Mail Label: EU 867 634 608 US

Filing Date: Herewith

Page: 11 of 17

Telephone: (512) 482-6800

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176

Edit Companies...

Lender Company Defaults 178

All Brokers Correspondents Investors Clients

First Union Mortgage Corporation  
First United Group One Financial  
First United Mortgage, Broker  
First Valley Mortgage, Broker  
First Star Bank, N.A.  
First Star Home Mortgage Corporation  
Five Star Financial Corporation  
Five Star Mortgage Services  
Five Star Financial, Inc.  
Flagstar Bank, FSB

Investor  
Fleet Mortgage Corp.  
Flexible Solutions, Inc.  
FMC Mortgage Company  
Foxville Morisey Mortgage Services, Inc.  
Forest Park Mortgage Co.  
Fort Worth Mortgage, A Division of Colonial  
Foundation Financial Services, Inc.  
Foundation Mortgage Company, Inc.  
Foundation Mortgage Corporation  
Founders Guaranty Bank  
Fountain Finance Corp. DBA  
Four Star Financial Services, Inc.  
Fox Cities Mortgage Corporation  
Frances Luk DBA Home Pointe Mortgage  
Francine Ferreri DBA Adelphi Mortgage  
Frank Cooksey DBA American Security  
Frank Peter Sgro, Jr. DBA Federal HOM  
Franklin American Mortgage Company  
Franklin American Mortgage Company  
Franklin Bank, SSB  
Franklin National Bank  
Freedom Funding Corp. DBA  
Freedom Funding Corporation  
Freeman Webb Mortgage Corporation  
Fremont Investment & Loan  
Fremuth Financial

Relationship

Notes

Trustees

Addresses

General

ID	Name	Street	Street 2	Street 3	City	State	Zip	County	Edit Code
170	FLAGSTAR BANK, General	5151 Corporate Drive			Troy	MI	48098		170
170	FLAGSTAR BANK, Local	5151 Corporate Drive			Troy	MI	48098		170
170	FLAGSTAR BANK, Corporate Office	5151 Corporate Drive			Troy	MI	48098		170
170	FLAGSTAR BANK, Note Payment	5151 Corporate Drive			Troy	MI	48098		170
170	FLAGSTAR BANK, Return Final Docs	Mail Stop S	5151 Corp		Troy	MI	48098		170
170	FLAGSTAR BANK, Return Closed Package	Mail Stop S	5151 Corp		Troy	MI	48098		170
170	FLAGSTAR BANK, Investor General	Mail Stop S	5151 Corp		Troy	MI	48098		170
170	FLAGSTAR BANK, First Payment	5151 Corporate Drive			Troy	MI	48098		170
170	FLAGSTAR BANK, Assignment	Payment Process	Mail Stop S	5151 Corp	Troy	MI	48098		170
170	FLAGSTAR BANK, Servicing	5151 Corporate Drive			Troy	MI	48098		170
170	FLAGSTAR BANK, Hazard	5151 Corporate Drive			Troy	MI	48098		170
170	FLAGSTAR BANK, Post Office Box 7026	Post Office Box 7026			Troy	MI	48007-7026		170

FIG. 11A

**Edit Companies...**

Lender	Company Defaults	Brokers	Correspondents	Investors	Clients
<input type="checkbox"/> All	<input type="checkbox"/> FIRST TRUST MORTGAGE	<input type="checkbox"/> FIRST UNION MORTGAGE CORPORATION	<input type="checkbox"/> FIRST UNITED GROUP ONE FINANCIAL	<input type="checkbox"/> FIRST UNITED MORTGAGE	<input type="checkbox"/> FIRST VALLEY MORTGAGE, BROKER
<input type="checkbox"/> FIRSTSTAR BANK, N.A.	<input type="checkbox"/> FIRSTSTAR HOME MORTGAGE CORPORATION	<input type="checkbox"/> FIVE STAR FINANCIAL CORPORATION	<input type="checkbox"/> FIVE STAR MORTGAGE SERVICES	<input type="checkbox"/> FIVE STAR FINANCIAL, INC.	<input type="checkbox"/> Flagstar Bank, FSB
<input type="checkbox"/> FLEET MORTGAGE CORP.	<input type="checkbox"/> FLEET MORTGAGE CORP.	<input type="checkbox"/> FLEET MORTGAGE CORP.	<input type="checkbox"/> FLEET MORTGAGE CORP.	<input type="checkbox"/> FLEET MORTGAGE CORP.	<input type="checkbox"/> FLEET MORTGAGE CORP.
<input type="checkbox"/> FMC MORTGAGE COMPANY	<input type="checkbox"/> FMC MORTGAGE COMPANY	<input type="checkbox"/> FMC MORTGAGE COMPANY	<input type="checkbox"/> FMC MORTGAGE COMPANY	<input type="checkbox"/> FMC MORTGAGE COMPANY	<input type="checkbox"/> FMC MORTGAGE COMPANY
<input type="checkbox"/> FONVILLE MORISEY MORTGAGE SERVICES, INC.	<input type="checkbox"/> FONVILLE MORISEY MORTGAGE SERVICES, INC.	<input type="checkbox"/> FONVILLE MORISEY MORTGAGE SERVICES, INC.	<input type="checkbox"/> FONVILLE MORISEY MORTGAGE SERVICES, INC.	<input type="checkbox"/> FONVILLE MORISEY MORTGAGE SERVICES, INC.	<input type="checkbox"/> FONVILLE MORISEY MORTGAGE SERVICES, INC.
<input type="checkbox"/> FOREST PARK MORTGAGE CO.	<input type="checkbox"/> FOREST PARK MORTGAGE CO.	<input type="checkbox"/> FOREST PARK MORTGAGE CO.	<input type="checkbox"/> FOREST PARK MORTGAGE CO.	<input type="checkbox"/> FOREST PARK MORTGAGE CO.	<input type="checkbox"/> FOREST PARK MORTGAGE CO.
<input type="checkbox"/> FORT WORTH MORTGAGE, A Division of Colonial	<input type="checkbox"/> FORT WORTH MORTGAGE, A Division of Colonial	<input type="checkbox"/> FORT WORTH MORTGAGE, A Division of Colonial	<input type="checkbox"/> FORT WORTH MORTGAGE, A Division of Colonial	<input type="checkbox"/> FORT WORTH MORTGAGE, A Division of Colonial	<input type="checkbox"/> FORT WORTH MORTGAGE, A Division of Colonial
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<input type="checkbox"/> FOUNTAIN FINANCE CORP. DBA	<input type="checkbox"/> FOUNTAIN FINANCE CORP. DBA	<input type="checkbox"/> FOUNTAIN FINANCE CORP. DBA	<input type="checkbox"/> FOUNTAIN FINANCE CORP. DBA	<input type="checkbox"/> FOUNTAIN FINANCE CORP. DBA	<input type="checkbox"/> FOUNTAIN FINANCE CORP. DBA
<input type="checkbox"/> FOUR STAR FINANCIAL SERVICES, INC.	<input type="checkbox"/> FOUR STAR FINANCIAL SERVICES, INC.	<input type="checkbox"/> FOUR STAR FINANCIAL SERVICES, INC.	<input type="checkbox"/> FOUR STAR FINANCIAL SERVICES, INC.	<input type="checkbox"/> FOUR STAR FINANCIAL SERVICES, INC.	<input type="checkbox"/> FOUR STAR FINANCIAL SERVICES, INC.
<input type="checkbox"/> FOX CITIES MORTGAGE CORPORATION	<input type="checkbox"/> FOX CITIES MORTGAGE CORPORATION	<input type="checkbox"/> FOX CITIES MORTGAGE CORPORATION	<input type="checkbox"/> FOX CITIES MORTGAGE CORPORATION	<input type="checkbox"/> FOX CITIES MORTGAGE CORPORATION	<input type="checkbox"/> FOX CITIES MORTGAGE CORPORATION
<input type="checkbox"/> FRANCES LUK DBA HOME POINTE MORTGAGE	<input type="checkbox"/> FRANCES LUK DBA HOME POINTE MORTGAGE	<input type="checkbox"/> FRANCES LUK DBA HOME POINTE MORTGAGE	<input type="checkbox"/> FRANCES LUK DBA HOME POINTE MORTGAGE	<input type="checkbox"/> FRANCES LUK DBA HOME POINTE MORTGAGE	<input type="checkbox"/> FRANCES LUK DBA HOME POINTE MORTGAGE
<input type="checkbox"/> FRANCINE FERRERI DBA ADELPHI MORTGAGE	<input type="checkbox"/> FRANCINE FERRERI DBA ADELPHI MORTGAGE	<input type="checkbox"/> FRANCINE FERRERI DBA ADELPHI MORTGAGE	<input type="checkbox"/> FRANCINE FERRERI DBA ADELPHI MORTGAGE	<input type="checkbox"/> FRANCINE FERRERI DBA ADELPHI MORTGAGE	<input type="checkbox"/> FRANCINE FERRERI DBA ADELPHI MORTGAGE
<input type="checkbox"/> FRANK COOKSEY DBA AMERICAN SECURITY	<input type="checkbox"/> FRANK COOKSEY DBA AMERICAN SECURITY	<input type="checkbox"/> FRANK COOKSEY DBA AMERICAN SECURITY	<input type="checkbox"/> FRANK COOKSEY DBA AMERICAN SECURITY	<input type="checkbox"/> FRANK COOKSEY DBA AMERICAN SECURITY	<input type="checkbox"/> FRANK COOKSEY DBA AMERICAN SECURITY
<input type="checkbox"/> FRANK PETER SGR0, JR. DBA FEDERAL HOM	<input type="checkbox"/> FRANK PETER SGR0, JR. DBA FEDERAL HOM	<input type="checkbox"/> FRANK PETER SGR0, JR. DBA FEDERAL HOM	<input type="checkbox"/> FRANK PETER SGR0, JR. DBA FEDERAL HOM	<input type="checkbox"/> FRANK PETER SGR0, JR. DBA FEDERAL HOM	<input type="checkbox"/> FRANK PETER SGR0, JR. DBA FEDERAL HOM
<input type="checkbox"/> FRANKLIN AMERICAN MORTGAGE COMPANY	<input type="checkbox"/> FRANKLIN AMERICAN MORTGAGE COMPANY	<input type="checkbox"/> FRANKLIN AMERICAN MORTGAGE COMPANY	<input type="checkbox"/> FRANKLIN AMERICAN MORTGAGE COMPANY	<input type="checkbox"/> FRANKLIN AMERICAN MORTGAGE COMPANY	<input type="checkbox"/> FRANKLIN AMERICAN MORTGAGE COMPANY
<input type="checkbox"/> FRANKLIN AMERICAN MORTGAGE COMPANY	<input type="checkbox"/> FRANKLIN AMERICAN MORTGAGE COMPANY	<input type="checkbox"/> FRANKLIN AMERICAN MORTGAGE COMPANY	<input type="checkbox"/> FRANKLIN AMERICAN MORTGAGE COMPANY	<input type="checkbox"/> FRANKLIN AMERICAN MORTGAGE COMPANY	<input type="checkbox"/> FRANKLIN AMERICAN MORTGAGE COMPANY
<input type="checkbox"/> FRANKLIN BANK, SSB	<input type="checkbox"/> FRANKLIN BANK, SSB	<input type="checkbox"/> FRANKLIN BANK, SSB	<input type="checkbox"/> FRANKLIN BANK, SSB	<input type="checkbox"/> FRANKLIN BANK, SSB	<input type="checkbox"/> FRANKLIN BANK, SSB
<input type="checkbox"/> FRANKLIN NATIONAL BANK	<input type="checkbox"/> FRANKLIN NATIONAL BANK	<input type="checkbox"/> FRANKLIN NATIONAL BANK	<input type="checkbox"/> FRANKLIN NATIONAL BANK	<input type="checkbox"/> FRANKLIN NATIONAL BANK	<input type="checkbox"/> FRANKLIN NATIONAL BANK
<input type="checkbox"/> FREEDOM FUNDING CORP. DBA	<input type="checkbox"/> FREEDOM FUNDING CORP. DBA	<input type="checkbox"/> FREEDOM FUNDING CORP. DBA	<input type="checkbox"/> FREEDOM FUNDING CORP. DBA	<input type="checkbox"/> FREEDOM FUNDING CORP. DBA	<input type="checkbox"/> FREEDOM FUNDING CORP. DBA
<input type="checkbox"/> FREEDOM FUNDING CORPORATION	<input type="checkbox"/> FREEDOM FUNDING CORPORATION	<input type="checkbox"/> FREEDOM FUNDING CORPORATION	<input type="checkbox"/> FREEDOM FUNDING CORPORATION	<input type="checkbox"/> FREEDOM FUNDING CORPORATION	<input type="checkbox"/> FREEDOM FUNDING CORPORATION
<input type="checkbox"/> FREEMAN WEBB MORTGAGE CORPORATION	<input type="checkbox"/> FREEMAN WEBB MORTGAGE CORPORATION	<input type="checkbox"/> FREEMAN WEBB MORTGAGE CORPORATION	<input type="checkbox"/> FREEMAN WEBB MORTGAGE CORPORATION	<input type="checkbox"/> FREEMAN WEBB MORTGAGE CORPORATION	<input type="checkbox"/> FREEMAN WEBB MORTGAGE CORPORATION
<input type="checkbox"/> Fremont Investment & Loan	<input type="checkbox"/> Fremont Investment & Loan	<input type="checkbox"/> Fremont Investment & Loan	<input type="checkbox"/> Fremont Investment & Loan	<input type="checkbox"/> Fremont Investment & Loan	<input type="checkbox"/> Fremont Investment & Loan
<input type="checkbox"/> FREYMUTH FINANCIAL	<input type="checkbox"/> FREYMUTH FINANCIAL	<input type="checkbox"/> FREYMUTH FINANCIAL	<input type="checkbox"/> FREYMUTH FINANCIAL	<input type="checkbox"/> FREYMUTH FINANCIAL	<input type="checkbox"/> FREYMUTH FINANCIAL

ID	Name	Street	Street 2	Street 3	City	State	Zip	County
<input type="checkbox"/> Lender General	FLAGSTAR BANK, 5151 Corporate Drive	Troy	MI	48098				
<input type="checkbox"/> Lender Local	FLAGSTAR BANK, 5151 Corporate Drive	Troy	MI	48098				
<input type="checkbox"/> Corporate Office	FLAGSTAR BANK, 5151 Corporate Drive	Troy	MI	48098				
<input type="checkbox"/> Note Payment	FLAGSTAR BANK, 5151 Corporate Drive	Troy	MI	48098				
<input type="checkbox"/> Return Final Docs	FLAGSTAR BANK, 5151 Corporate Drive	Troy	MI	48098				
<input type="checkbox"/> Return Closed Package	FLAGSTAR BANK, 5151 Corporate Drive	Troy	MI	48098				
<input type="checkbox"/> Investor General	FLAGSTAR BANK, 5151 Corporate Drive	Troy	MI	48098				
<input type="checkbox"/> First Payment	FLAGSTAR BANK, 5151 Corporate Drive	Troy	MI	48098				
<input type="checkbox"/> Assignment	FLAGSTAR BANK, 5151 Corporate Drive	Troy	MI	48098				
<input type="checkbox"/> Servicing	FLAGSTAR BANK, 5151 Corporate Drive	Troy	MI	48098				
<input type="checkbox"/> Hazard	FLAGSTAR BANK, 5151 Corporate Drive	Troy	MI	48098				

Relationship	Notes	Trustees	Addresses	General
<input type="checkbox"/> Relationship				
<input type="checkbox"/> Notes				
<input type="checkbox"/> Trustees				
<input type="checkbox"/> Addresses				
<input type="checkbox"/> General				

Code Window	OK	Cancel	Undo	Help	Parse	Paste
<p>If [LIENTYPE] = "2nd LIEN" Then            [ANSWER] = 164            Elseif [LIENTYPE] = "3rd LIEN" Then            [ANSWER] = 165            End If</p>						

FIG. 11B

Edit Companies...

Lender

Company Defaults

☐ Flagstar Bank, FSB  
☐ Table Funding  
☐ Brokers  
☐ Cornerstone Home Mortgages CO  
☐ Investors  
☐ Flagstar Bank, FSB  
☐ Closing in Broker Name  
☐ Closing in Investor Name  
☐ Warehouse Funding  
☐ Correspondents  
☐ Investors

General		Addresses	Trustees	Notes	Investors	Non-Inv.
<b>Lender</b> See appropriate Broke Information Lender Phone: 972-562-1666 Lender Fax: 972-569-4747 Closer(s): Values Funder(s): Values Custom Web Pages						
<b>Investor</b> Investors Name: FLAGSTAR BANK, FSB Investor Abbreviated Name: FLAGSTAR BANK Investor Servicing Phone: 1-800-968-7700 Customer Service Toll Free Number: 1-800-968-7700 Investor State of Incorporation: USA						
<b>Loan</b> Authorized Signer Signer Title						
<b>Payees</b> Hazard Mortgagee Continued Title Policy Mortgagee Escrows Payee Endorsement Type Endorsement Payee PMI Payee MIP Payee Valt Payee						
as their interests may appear INVESTOR1 INVESTOR1 Endorsement INVESTOR1 PMI INVESTOR1 VA						
<b>Prepays</b> PMI Escrow PMI Upfront Do Not Prepare Aggregate Adjustment Taxes/Hazard Cushion Per Diem Basis Per Diem Rounding Interest Credit Allowed Interest Credit Days						
0 0 <input type="checkbox"/> 2 365 2 <input checked="" type="checkbox"/>						
<b>Misc.</b> 4506 Type 8821 Type Count Saturdays in Right of Rescission						
NO 4506 NO 8821 <input type="checkbox"/>						

Save

Edit

FIG. 12A

**Edit Companies...**

**Lender** **Company Defaults**

☐ Flagstar Bank, FSB  
☐ Table Funding  
☐ Brokers  
☐ Cornerstone Home Mortgages Co  
☐ Investors  
☐ Flagstar Bank, FSB  
☐ Closing in Broker Name  
☐ Closing in Investor Name  
☐ Warehouse Funding  
☐ Correspondents  
☐ Investors

**General** **Addresses** **Trustees** **Notes** **Payees** **Investors** **Non-Inv.**

**Lender**  
 See appropriate Broker information: 972-562-1966  
 Lender Phone: 972-562-1966  
 Lender Fax: 972-562-1966  
 Funder(s):  
 Custom Web Pages  
 Investor:  
 Investors Name:  
 Investor Abbreviated:  
 Investor Servicing P:  
 Customer Service T:  
 Investor State of Inc:  
 Loan:  
 Authorized Signer:  
 Signer Title:  
 Payees:  
 Hazard Mortgage C:  
 Title Policy Mortgage:  
 Escrows Payee:  
 Endorsement Type:  
 Endorsement Payee:  
 MIP Payee:  
 Valf Payee:  
 Prepaids:  
 PMI Escrow:  
 PMI Unfront:  
 Do Not Prepare Aggregate Adjustment:  
 Taxes/Hazard Cushion:  
 Per Diem Basis:  
 Per Diem Rounding:  
 Interest Credit Allowed:  
 Interest Credit Days:  
 Misc:  
 4506 Type: NO 4506  
 8821 Type: NO 8821  
 Count Saturdays in Right of Rescission: ☐

**Code Window...**

186

If [PROPSTATE] = "TX" Then  
 [ANSWER] = "0"  
 Elseif [PROPSTATE] = "NC" Then  
 [ANSWER] = "1"  
 End If

OK Cancel Undo Help Parse Paste

Variables  
☐ All  
☐ Address  
☐ Actor  
☐ Post Login  
☐ Post Stage 1  
☐ Post Stage 2  
☐ Addresses  
☐ Functions  
☐ Answers  
☐ Class Types

188

184

182

FIG. 12B

**Edit Companies...**

**Lender** **Company Defaults**

☐ Flagstar Bank, FSB  
☐ Table Funding  
☐ Brokers  
☐ CORNERSTONE HOME MORTGAGES CO  
☐ Investors  
☐ Flagstar Bank, FSB  
☐ Closing in Broker Name  
☐ Closing in Investor Name  
☐ Warehouse Funding  
☐ Correspondents  
☐ Investors

**General** **Addresses** **Trustees** **Notes** **Investors** **Non-Inv.**

**Lender**  
 See appropriate Broker information: 972.562.1966  
 Lender Phone: 972.562.1966  
 Lender Fax: 972.562.1966  
 Closes(s):  
 Custom Web Pages:  
 Investor:  
 Investor Name:  
 Investor Abbreviated:  
 Investor Servicing P:  
 Customer Service T:  
 Investor State of Inc:

**Code Window...**  
 If [BROKERCOD] = "<\_2230IAAA MORTGAGE COMPANY\_>" Then  
 [ANSWER] = "3"  
 Elseif [BROKERCOD] = "<\_2617IRELANCE MORTGAGE, INC\_>" Then  
 [ANSWER] = "8"  
 End If

**System Name**  
 ID: 1177  
 System Name: REGIONS MORTGAGE, INC.  
 REGION: 299  
 RELIABLE MORTGAGE & FINANCE LLC  
 REL: 1747  
 Reliance Mortgage Company  
 100  
 RELIANCE MORTGAGE CORP.  
 2197  
 RELIANCE MORTGAGE INC.  
 533  
 RELIANCE MORTGAGE INC.  
 534  
 RELIANCE MORTGAGE INC.  
 1178

**Variables**  
☐ All  
☐ Address  
☐ Actor  
☐ Post Login  
☐ Post Stage 1  
☐ Post Stage 2  
☐ Addresses  
☐ Functions  
☐ Answers  
☐ Class Types

**Loan**  
 Authorized Signer:  
 Signer Title:  
 Payees:  
 Hazard Mortgage:  
 Title Policy Mortgage:  
 Escrows Payee:  
 Endorsement Type:  
 Endorsement Payee:  
 PMI Payee:  
 MIP Payee:  
 Valt Payee:

**Prepays**  
 PMI Escrow: 0  
 PMI Upfront: 0  
 Do Not Prepare Aggregate Adjustment: ☐  
 Taxes/Hazard Cushion: 2  
 Per Diem Basis: 365  
 Per Diem Rounding: 2  
 Interest Credit Allowed: ☒  
 Interest Credit Days:  
 Misc.:  
 4506 Type: NO 4506  
 8821 Type: NO 8821  
 Count Saturdays in Right of Rescission: ☐

**Save** **Edit**

FIG. 13

**Action Admin**

File Search Options Tools

Form Answer Audit Template R

User List Variable List

194 Inve

194

196

198

200

202

206

204

184

First Service Bank

First State Bank Moulton, TX

First State Bank, Branch of M

First State Mortgage Bank

First Trust Mortgage

First Union Mortgage Corpor

First United Mortgage

Firststar Bank, N.A.

Firststar Home Mortgage Corp

Five Star Financial Corporati

Five Star Mortgage Services

Flag - Flagstar Bank, FSB

Default

Fleet - Fleet Mortgage Corp

Fonville Morisey Mortgage S

Forest Park Mortgage Co.

Fort Worth Mortgage, A Divisi

Foundation Mortgage Compan

Four Star Financial Services,

Fox Cities Mortgage Corpora

Franklin American Mortgage

Franklin National Bank

Freymuth Financial

Frontier Mortgage, Inc.

FSB Mortgage Company

FT Mortgage Companies D/B/A

FT Mortgage Companies D/B/A

FT Mortgage Companies D/B/A

FT Mortgage Companies, D/B/A

FT Mortgage Corporation

Funk & Associates Mortgage

Future Funding Corporation

G & G Financial Network, Inc.

G. Books & Company, Inc. D/B/A

G.E. Capital Mortgage Service

Gail S. Krewatch D/B/A Residen

Gate City Financial, Inc.

Global Financial, Inc. D/B/A GLC

GN Mortgage

JD06C [BORROWER'S CERTIFICATION & GENERAL AUTHORIZATION]

JD06C [BORROWER'S CERTIFICATION & GENERAL AUTHORIZATION]

Originator Type

TABLE FUNDING BROKER

Owner Occupied

PROPERTY OCCUPANCY STATUS

OWNER-OCCUPIED

Refinance Check

TRANSACTION TYPE [TRANSACTION TYPE]

Loan Amount Check

LOANAMT [TOTAL LOAN AMOUNT IN NUMBERS - i.e. 100,000.00]

PROPERTY FLOOD ZONE [PROPERTY FLOOD ZONE]

FLOOD INSURANCE NOTIFICATION

50,000.00

"BLANK"

"ELSE"

"YES"

"NO"

"FALSE"

"TRUE"

FIG. 14



Audits		Order Functions																														
Audit Routine: Index	<div style="border: 1px solid black; padding: 5px; margin-bottom: 5px;">           Name            1 Header            2 Main Routine            3 Check Dates            4 Footer         </div>	<input type="checkbox"/> Order Functions																														
<div style="float: left; width: 40%;"> <p><b>Audits</b></p> <p>Save</p> <p>Edit</p> <hr/> <p>Undo</p> <p>Help</p> <hr/> <p>Parse</p> <hr/> <p>AutoSort</p> </div> <div style="clear: both;"></div> <div style="border: 1px solid black; padding: 5px; min-height: 400px;"> <pre> If [CLIENTID] = "166Flagstar Bank FSB &gt;" Then   If PaidToSelfFloodCert[1] = "ORIGINATOR" Then     AddAudit[&lt;10 Verify broker is authorized to change Flood Cert fee and do not charge Flagstar Flood Cert fee(000001509fees-&gt;)   End If   If [LOAN TYPE] = "2nd LEND" and [BROKERROLE] = "TABLE FUNDING BROKER" and   [CLOSEINNAME] &lt;&gt; "INVESTOR" Then     AddAudit[&lt;1122 Lien table funded loans MUST close in Flagstar's name. Please call Flagstar (1-800-969-7700). (000002408notepayee-&gt;)   End If   If [TRANSACTTYPE] = "REFINANCE" and [cncscrlimmonthshaz] &gt; 11 Then     AddAudit[&lt;No more than 11 months for hazard insurance allowed in escrow 000018969 PREPAIDS-&gt;"]   End If End If If [CLIENTID] = "94National Bank &gt;" Then   If [LnsStr(UCase\$SELLERSTR)] = "KAM CONSTRUCTION"&gt; 0 Then     AddAudit[&lt;353 KAM Construction always prepares their own warranty deed 00000343241 TITLE-&gt;"]     Elseif InStr(UCase\$SELLERSTR) = "JACK BOWEN"&gt; 0 Then       AddAudit[&lt;363 Jack Bowen seller - Prepares release of lien. Vesting should read "Jack Bowen and wife, Dianne Bowen, Milburn Seller - Prepares release of lien. Vesting should read "Continental Homes of Austin, LP"     Elseif InStr(UCase\$SELLERSTR) = "MILBURN"&gt; 0 Then       AddAudit[&lt;373 Milburn Seller - Vesting should read "Continental Homes of Austin, LP"     00003613324TITLESELELLER-&gt;"]     Elseif InStr(UCase\$SELLERSTR) = "CHARLES GRAHAM"&gt; 0 or InStr(UCase\$SELLERSTR) = "A &amp; G HOMES"&gt; 0 Then       AddAudit[&lt;383 Charles Graham seller - contract will read A &amp; G Homes. Prepare Warranty Deed as vested spouse does not have to sign 00003713324TITLESELELLER-&gt;"]     End If   End If If [LOAN TYPE] = "CONVENTIONAL" and [PMI] = "Y" and [CNZ][LTV] &lt;= 80.0000 Then   AddAudit[&lt;106 LTV indicates that PMI is not required on this loan yet PMI is currently marked as True 0000011509(PMI-&gt;"] Elseif [LOAN TYPE] = "CONVENTIONAL" and [PMI] = "N" and [CNZ][LTV] &gt; 80.0000 Then   AddAudit[&lt;200 LTV indicates that PMI is required on this loan yet PMI is currently marked as False. 0000024 </pre> </div>																																
<div style="border: 1px solid black; padding: 5px;"> <p>Main Routine</p> <p>+ - / * % &amp; = &lt; &gt; &lt;- &gt;-</p> <p>And Or Not Like</p> <p>[ ] { }</p> <p>Rate</p> </div>	<div style="border: 1px solid black; padding: 5px;"> <p>Variables</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Forms Functions</li> <li><input type="checkbox"/> Functions</li> <li><input checked="" type="checkbox"/> Items</li> <li><input type="checkbox"/> Conditions</li> <li><input type="checkbox"/> Fees</li> <li><input type="checkbox"/> Charges</li> <li><input type="checkbox"/> Escrows</li> <li><input type="checkbox"/> Hard Coditions</li> <li><input checked="" type="checkbox"/> Audits</li> <li><input type="checkbox"/> Companies</li> </ul> </div>	<div style="border: 1px solid black; padding: 5px;"> <p>Type Message</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>ID</th> <th>Type</th> <th>Message</th> </tr> </thead> <tbody> <tr> <td>32</td> <td>0</td> <td>Contractor construction term cannot exceed the term of the loan</td> </tr> <tr> <td>33</td> <td>0</td> <td>Loan term is usually 20 or 30 years for this product.</td> </tr> <tr> <td>34</td> <td>3</td> <td>Please be sure Schwartz fee reflects an added cost for extra ite</td> </tr> <tr> <td>35</td> <td>3</td> <td>KAM Construction always prepares their own warranty deed.</td> </tr> <tr> <td>36</td> <td>3</td> <td>Jack Bowm seller - Prepare release of lien. Vesting should read</td> </tr> <tr> <td>37</td> <td>3</td> <td>Milburn seller- Vesting should read "Continental Homes of Aus</td> </tr> <tr> <td>38</td> <td>3</td> <td>Charles Graham seller - contract will read A &amp; G Homes, Prepa</td> </tr> <tr> <td>39</td> <td>1</td> <td>Loan MUST close in Investor's name.</td> </tr> <tr> <td>40</td> <td>0</td> <td>PMI renewal terms must be greater than 0.</td> </tr> </tbody> </table> </div>	ID	Type	Message	32	0	Contractor construction term cannot exceed the term of the loan	33	0	Loan term is usually 20 or 30 years for this product.	34	3	Please be sure Schwartz fee reflects an added cost for extra ite	35	3	KAM Construction always prepares their own warranty deed.	36	3	Jack Bowm seller - Prepare release of lien. Vesting should read	37	3	Milburn seller- Vesting should read "Continental Homes of Aus	38	3	Charles Graham seller - contract will read A & G Homes, Prepa	39	1	Loan MUST close in Investor's name.	40	0	PMI renewal terms must be greater than 0.
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38	3	Charles Graham seller - contract will read A & G Homes, Prepa																														
39	1	Loan MUST close in Investor's name.																														
40	0	PMI renewal terms must be greater than 0.																														

**FIG. 15**